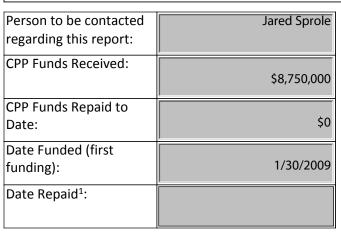
ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

,				,	
Eq	uity	/ Bancs	hares,	inc.	



RSSD:
(For Bank Holding Companies)

Holding Company Docket Number:
(For Thrift Holding Companies)

FDIC Certificate Number:
(For Depository Institutions)

City:

Andover

Kansas

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

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¹If repayment was incremental, please enter the most recent repayment date.

increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	The major types of loans that increased in the period included Commercial Real Estate, Home Mortgages, and Agricultural loans.
etc.).	EBI was able to purchase approximately \$48.4 million (par value) of mortgage-backed bond securities while selling approximately \$15 million of Government Agencies and \$5 million in Collateralized Mortgage Obligation securities, for a net increase of \$26.6 million in bond securities.
Make other investments	
	With the infusion of CPP capital, EBI was able to increase its loan loss reserve through earnings while still purchasing bond securities.

X	Reduce borrowings	Equity Bancshares, Inc. was able to reduce borrowings by repaying a \$5 million bank stock loan in
		January 2009.
X	Increase charge-offs	EBI had to charge-off \$2.7 million in fiscal 2009 as a result of some problem loans.
	Purchase another financial institution or	
	purchase assets from another financial	
	institution	
	Held as non-leveraged increase to total	
	capital	

What actions were you able to avoid because of the capital infusion of CPP funds?			

What actions were you able to take that you may not have taken without the capital infusion of CPP funds?		
Senior Management believes that it was able to continue to increase its lending presence in the Wichita, Kansas City, and western Kansas region by having accepted the CPP funds, as evidenced by the \$10.9 million increase in gross loans in fiscal 2009.		

Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.		

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.